

Offline One Time Credit Card Numbers For Secure E-Commerce

Abstract of the Disclosure

It is an object of the invention to reduce the risk of misuse of a user's credit card number while avoiding having to securely contact and authenticate with a card-issuer before each transaction. In accordance with an aspect of the invention, the card-holder/user has access to a temporary authorization number generator, which is capable of accepting data from the user, such as the user's credit card number, and generating a cryptographically-secure temporary authorization number that is used in lieu of the user's credit card number in transactions. The card-issuer need not know the temporary authorization number before receiving the request for authorization from a merchant presented with it during a transaction. The present invention, while not limited to electronic commerce transactions, is especially suited for electronic commerce transactions occurring over a telecommunication network where the user cannot trust the integrity of either the network or the merchant receiving the credit card number.